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STATE OF ARIZONA

OCT 12 2012

DEPARTMENT OF INSURANCE

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In the Matter of:	The Taylor and America and Ame
) No. 12A-125-INS
DELGADO, JHOANNA CORPUZ,)
(License number # 1000250)) CONSENT ORDER
(NPN # 13504170))
) Hearing 11/21/12, 8:00 a.m.
) ALJ Sondra Vanella
Respondent)
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The State of Arizona Department of Insurance ("Department") has received evidence that Jhoanna Corpuz Delgado has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Jhoanna Corpuz Delgado ("Respondent") is, and was at all material times licensed as a resident life producer, Arizona license number 1000250, which expires February 28, 2015.
- 2. Respondent's mailing, business and residence address of record with the Department is: 6706 N. Dysart Rd., Apt. 174, Glendale, Arizona 85307.
- 3. On or about September 8, 2011, the Department issued to Respondent an insurance license as a life producer, Arizona license number 1000250.
- 4. On January 25, 2012, the Department notified Respondent by mail at her address of record that her fingerprint card had been processed and returned by the Arizona Department of Public Safety (DPS) as illegible. The Department requested a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before February 24, 2012.
- 5. On April 25, 2012, the Department notified Respondent a second time by mail at her address of record that it was about to initiate an administrative action against her license

for failure to comply with the fingerprint requirement. The Department requested a response by May 15, 2012.

6. To date, Respondent has not submitted a full set of fingerprints to the Department.

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes the violation of the requirement that an applicant submit a full set of fingerprints to the Department within the meaning of A.R.S. § 20-285(E)(2).
- 3. Respondent's conduct as described above constitutes providing incomplete information in the license application within the meaning of A.R.S. § 20-295(A)(1).
- 4. Respondent's conduct as described above constitutes the violation of any provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of A.R.S.§20-295(A)(2).
- 5. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).
- 6. On the written request of a person who is licensed, the Director may accept the voluntary surrender of the person's license. A person who surrenders a license shall not reapply for a license for at least one year after the date of the surrender. A.R.S. § 20-289(F).

ORDER

IT IS HEREBY ORDERED THAT:

- 1. Respondent may surrender her Arizona insurance producer license, license number **1000250**.
- 2. Respondent shall not reapply for a license for at least one year after the filing date of this Consent Order.

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3. The hearing, Docket #12A-125-INS, scheduled for November 21, 2012, at 8:00 a.m. is vacated.

DATED AND EFFECTIVE this 11th day of actober, 2012.

GERMAINE L. MARKS
Acting Director of Insurance

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits to the jurisdiction of the Director of Insurance, State of
 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
 Conclusions of Law and Order.
- 3. Respondent is aware of her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to her to induce her to enter into this Consent Order and that she has entered into this Consent Order voluntarily.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against her and does not preclude any other agency, officer, or subdivision of this state including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future not related to this matter.

1	6. Respondent acknowledges that this Consent Order is an administrative action	
2	that the Department will report to the National Association of Insurance Commissioners	
3	(NAIC). Respondent further acknowledges that she must report this administrative action to	
4	any and all states in which she holds an insurance license and must disclose this	
5	administrative action on any license application.	
6 7	Date Jhoanna Corpuz Delgado, Arizona License # 1000250	
8		
9	COPIES of the foregoing mailed/delivered this <u>12th</u> day of <u>0ctober</u> , 2012, to:	
101112	Jhoanna Corpuz Delgado 6706 N. Dysart Rd., Apt. 174 Glendale, Arizona 85307 Respondent	
13 14 15 16	Mary E. Kosinski, Exec. Assistant for Regulatory Affairs Mary Butterfield, Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steven Fromholtz, Licensing Supervisor Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018	
17 18	Sondra Vanella, Administrative Law Judge Office of Administrative Hearings 1400 West Washington, Suite 101 Phoenix, AZ 85007	
19 20	Curvey Walters Burton	
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